



# Accident Plus Simply Put

The **Accident Plus** benefit provides a lump sum to the policy owner if the life insured dies or suffers a total and irreversible (not correctable by treatment or operation) disability or impairment solely as a result of an accident.

## OPTIONS available

- » Individual OR multiple lives

## Contingent events included

- » Death – Death solely as a result of an accident provided that the death occurs within 90 days of the accident.
- » Own/similar occupational disability – The total and irreversible (not correctable by treatment or operation) inability of the life insured to perform his/her own occupation or any other occupation for which he/she is suited in terms of ability, training, education and experience.
  - The cover amount will reduce by 20% of the initial benefit amount per annum from the policy anniversary immediately after the life insured's 65<sup>th</sup> birthday. The amount by which the benefit amount is reduced will be paid if the life insured cannot perform three or more Activities of Daily Living (ADL) listed below.
- » Impairment – see events below.

## EVENTS

Contingent events	% of benefit amount payable
Loss of use of two or more limbs	100%
Loss of use of both hands/both feet/one hand and one foot	100%
Loss of use of dominant hand	100%
Impairment of upper limbs	100%
Spine	100%
Hemiplegia	100%
Loss of sight	100%
Loss of hearing	100%
Loss of speech/aphasia	100%
Traumatic head injury	100%
Permanent mental or cognitive impairment	100%
Impairment of consciousness and awareness/coma	100%
Soft tissue	100%
Unable to perform daily activities* 3+ daily activities	100%

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**\* Daily activities**

- » Before age 65 – walking, bending or lifting, communicating, reading and manual dexterity (Activities of Daily Work)
- » After age 65 – washing, dressing, feeding, toileting, mobility, transferring, communicating (Activities of Daily Living)

## Technical DETAILS

<b>Minimum entry age</b>	19 Age next birthday
<b>Maximum entry age</b>	65 Age next birthday
<b>Maximum cover amount</b>	R5 million
<b>Term</b>	For life
<b>Premium guarantee period</b>	15-year guarantee or experience rated
<b>Waiting period</b>	No waiting period
<b>Voluntary increase options</b>	0% - 10% voluntary premium escalations   0% - 10% voluntary cover escalations
<b>General exclusion</b>	Self-inflicted injuries
<b>Notifiable events</b>	Change in occupation Change in hazardous sports/pursuits (once-off casual participation in a hazardous sport or pursuit in an appropriately controlled environment and scuba diving up to 40 metres with a relevant qualification do not require notification)

This document is a summary for the selected benefit and is not exhaustive. Please consult the Hollard Life policy document for the complete benefit information. (E&OE)